

If you need help, contact us!

We are here to help answer your questions. Regular customer service hours are Monday through Friday from 8am to 7pm, Eastern Time.

You can also get free, in-person help from an insurance agent or Application Assister in your community.

- Visit **KHBE.ky.gov** to find one near you

What is covered?

Health plans must cover a set of preventive services, **at no cost to you.**

All plans offered in the Marketplace cover the essential health benefits, including doctor visits, trips to the hospital and emergency room, medicine, and care for pregnant women and children.

You may save money on health insurance.

When you apply for coverage, you will find out if you can get help with costs:

- Tax credits, called an Advance Premium Tax Credit or APTC can help lower your monthly payment.
- Some individuals may qualify for Extra Savings on out-of-pocket costs also called Cost Sharing Reductions (CSR).

Contact Us:

1-855-459-6328

**KHBE.Questions
@ky.gov**

HealthCare.gov

**275 East Main
Street, 4-WE
Frankfort, KY
40621**



Kentucky Health Benefit Exchange

Start your application today!



**Take the right
steps to health
coverage**

Visit **HealthCare.gov** to enroll
or **KHBE.ky.gov** to find help!



Kentucky Health Benefit Exchange

If you are eligible for a Qualified Health Plan, there are multiple ways to apply:



Online

- at HealthCare.gov



By phone

- Call the Federal Health Insurance Marketplace at 1-800-318-2596

Keep your application updated on **HealthCare.gov** to stay up-to-date on what savings and plans are available.

You can apply for Medicaid or KCHIP in the following ways:



Online

- at Benefind.ky.gov



By phone

- 1-855-459-6328

Important Dates:

- **Open Enrollment runs from November 1 until December 15**
- **You must enroll by December 15 for your coverage to start January 1.**

Make sure you get the coverage you need.

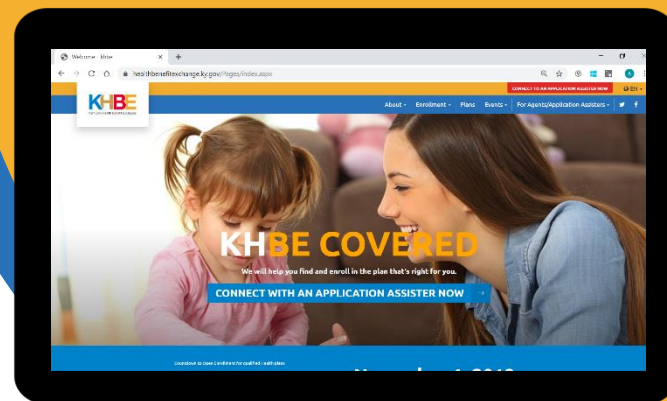
Who qualifies for free or reduced coverage?

- Individual age 18 to 64 making less than \$17,604* qualifies for Medicaid
- An individual age 18 to 64 making \$18,735* can use the Advance Premium Tax Credit (APTC) to pay most of the insurance premium for a silver plan on HealthCare.gov and receive extra savings on cost-sharing when receiving medical care.
- A family of four making less than \$36,156* qualifies for Medicaid
- A family of four making \$38,625* can use the Advance Premium Tax Credit (APTC) to pay most of their insurance premium for a silver plan on HealthCare.gov and receive extra savings on cost-sharing when receiving medical care

For more information on income qualifications for free or reduced health care coverage, visit KHBE.ky.gov.

Income levels are based on the Federal Poverty level for 2020. You must enroll through HealthCare.gov to receive APTC or extra savings on cost-sharing.

**Not sure what you qualify for?
Visit: KHBE.ky.gov to find out:**



How to keep your coverage:

- After picking a plan through HealthCare.gov, or enrolling in Medicaid, you may be asked to provide proof of income within a certain timeframe. Make sure you keep these notices!
- If you get a notice you don't understand, contact KHBE for help.
- If a premium is required for your health plan, your coverage will not start until your payment is received.
- Make sure you make your monthly premium payment by the deadline to keep your coverage for the year.